

2/08/11 10:29:55 SS
DK W BK 651 PG 617
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPACE ABOVE THIS LINE FOR RECORDING PURPOSES

PREPARED BY AND RETURN TO:

GARY P. SNYDER, MSB#7682
WATKINS LUDLAM WINTER & STENNIS, P.A.
6897 Crumpler Blvd., Suite 100
Olive Branch, MS 38654
(662) 895-2996

GRANTOR'S ADDRESS:

P.O. Box 1456
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GRANTEE'S ADDRESS:

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INDEXING INSTRUCTIONS: 2.06, more or less, acre tract of land located in the NE ¼ of Section 19, Township 2 South, Range 7 West, DeSoto County, Mississippi.

File # 08878.36547

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Hal W. Guthrie executed a Deed of Trust dated November 5, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2815, Page 310, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated December 21, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3258, Page 172.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

WHEREAS, the time, terms and place of sale were duly advertised for four (4) consecutive weeks immediately preceding said sale by publication in the *DeSoto Times*, a newspaper published and having a general circulation in DeSoto County, Mississippi, with proof of said publication being attached hereto and made a part hereof, and by posting the notice of said sale upon the bulletin board of the Courthouse in said county, on the 5th day of January, 2011, and said notice remaining upon the bulletin board until the date for the sale of the property.

WHEREAS, the undersigned Substitute Trustee, by the terms of the Deed of Trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 4th day of February, 2011, at public outcry, offered the hereinafter described property for sale at the East front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi; and

WHEREAS, at such sale, BancorpSouth Bank bid the sum of One Hundred Thirty Thousand Two Hundred and 00/100 Dollars (\$130,200.00); and

WHEREAS, said bid by BancorpSouth Bank was the highest bid.

NOW THEREFORE, I, Gary P. Snyder, Substitute Trustee, in consideration of the sum of One Hundred Thirty Thousand Two Hundred and 00/100 Dollars (\$130,200.00), do hereby sell and convey to BancorpSouth, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

A 2.06, more or less, acre tract of land being located in the Northeast Quarter of the Northeast Quarter of Section 19, Township 2 South, Range 7 West of the Chickasaw Meridian, DeSoto County, Mississippi and being more particularly described as follows:

Beginning at the Northeast corner of Section 19, Township 2 South, Range 7 West of the Chickasaw Meridian, said corner being a metal fence rail (found); thence South 00 degrees 05 minutes 22 seconds East a distance of 321.91 feet to a point; thence South 89 degrees 19 minutes 51 seconds West a distance of 276.01 feet to a point; thence North 00 degrees 05 minutes 22 seconds West a distance of 324.72 feet to a point; thence North 89 degrees 54 minutes 38 seconds East a distance of 278.00 feet to the Point of Beginning containing 89,879.80 square feet or 2.06 more or less acres and being subject to all codes, covenants, easements, revisions, restrictions, regulations, and rights of way of record.

INDEXING INSTRUCTIONS: A tract of land located in the NE ¼ of Section 19, Township 2 South, Range 7 West, DeSoto County, Mississippi.

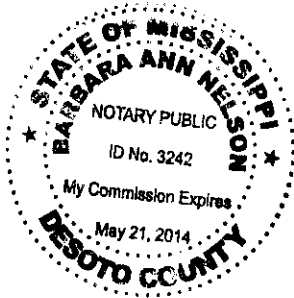
WITNESS MY SIGNATURE, this the 4th day of February, 2011.



GARY P. SNYDER, SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of February, 2011, within my jurisdiction, the within named Gary P. Snyder, who acknowledged that he executed the above and foregoing instrument.



Barbara Ann Nelson
NOTARY PUBLIC

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SALE BY SUBSTITUTION TRUSTEE

WHEREAS, **W. W. Guthrie** executed a Deed of Trust dated November 5, 2007 to **J. Patrick Caldwell**, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2816, Page 310, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted **Gary P. Snyder**, as Trustee therein, as authorized hereby the terms thereof, by instrument dated December 21, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3258, Page 172.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, **Gary P. Snyder**, Substitute Trustee in said Deed of Trust, will, on the 4th day of February, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

A 2.06, more or less, acre tract of land being located in the Northeast Quarter of the Northeast Quarter of Section 19, Township 2 South, Range 7 West of the Chickasaw Meridian, DeSoto County, Mississippi and being more particularly described as follows:

Beginning at the Northeast corner of Section 19, Township 2 South, Range 7 West of

Volume No. 116 on the 13 day of Jan., 2011

Volume No. 116 on the 20 day of Jan., 2011

Volume No. 116 on the 27 day of Jan., 2011

Volume No. 116 on the 3 day of Feb., 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 3 day of Feb., 2011

BY *Judith Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 521 words @ .02 \$ 62.52

B. 3 subsequent insertions of 1563 words @ .02 \$ 156.30

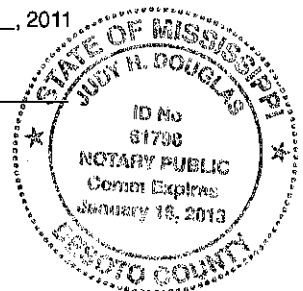
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 221.82

the Chickasaw Meridian, said corner being a metal fence rail (found); thence South 00 degrees 05 minutes 22 seconds East a distance of 321.91 feet to a point; thence South 89 degrees 19 minutes 51 seconds West a distance of 276.01 feet to a point; thence North 00 degrees 05 minutes 22 seconds West a distance of 324.72 feet to a point; thence North 89 degrees 54 minutes 38 seconds East a distance of 276.00 feet to the Point of Beginning containing 89,879.80 square feet or 2.06 more or less acres and being subject to all covenants, easements, restrictions, regulations, and rights of way of record.

INDEXING INSTRUCTIONS:
A tract of land located in the NE 1/4 of Section 19, Township 2 South, Range 7 West, DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.



WITNESS MY SIGNATURE, this 4th day of January, 2011.

/s/ Gary P. Snyder
Substitute Trustee
Watkins Ludlum Winter & Stan-
nis, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-995-2996
Published: January 13, 2011;
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